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आर्थिक सलाहकार
RAJAN KUMAR
ECONOMIC ADVISER



भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
जीवन दीप भवन, तीसरी मंजिल
१०, पार्लियामेन्ट स्ट्रीट,
नई दिल्ली-११०००१

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
JEEVAN DEEP BUILDING, 3RD FLOOR,
10, PARLIAMENT STREET,
NEW DELHI-110 001
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DO No. 11/3/2015-BO.III

Dated: 19th February, 2015

Dear

As you are aware, redressal of public grievances is one of the key priorities of the Government. Protection of interests of customers and provisions of improved quality of customer services in Banking and Insurance Sectors are major concerns of this Department. Instructions / guidelines have been issued to PSBs/FIs and PSICs from time to time to ensure prompt and effective redressal of public grievances and strengthening of grievance redressal machinery.

2. To bring customers' centricity in the provision of banking services, the Reserve Bank of India (RBI) has been issuing guidelines from time to time for customer protection, improved customer care and expeditious disposal of grievances.

3. The PSBs/FIs and PSICs have their own internal three tier public grievance system for speedy redressal of grievances so that escalation of complaints to ombudsman / regulatory level is kept to the barest minimum. However, a large number of grievances and suggestions are being received in this Department from President's Secreatariat, PMO, other apex offices, DARPG, DPG (Cabinet Secretariat) nodal agencies and directly from citizens online through CPGRAMS/ by post and emails.

4. In view of above, specific instructions / guidelines regarding public grievance redressal guidelines are reiterated as follows for strict compliance.

- i) Public grievance to be acknowledged within 3 days of receipt and to be resolved / disposed promptly.
- ii) Every grievance has to be dealt in fair and just manner, and to be disposed within a maximum time limit of 60 days under intimation to the petitioner as per DARPG guidelines. In case of delay in disposal/ rejection of a grievance, a reasoned reply be furnished to the complainant invariably.
- iii) Ensure regular monitoring, periodic review and analysis of grievances at senior level to identify grievance prone areas for remedial action and systemic changes to reduce the incidence of grievances substantially.
- iv) Focus attention to strengthen internal institutional mechanism of grievance redressal, sensitize functionaries handling grievances and citizens' feedback.
- v) Ensure prompt redressal of service related grievances of employees including pension related grievances of civil, defence and para military pensioners.

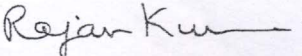
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vi) The task of public grievance redressal be treated at par with core functions of the organization and inordinate delay in disposal of grievances may be viewed seriously for punitive action.

vii) The name, address, contact numbers and email of the chief grievance redressal officer be displayed on the notice board as well as on the website for information of customers.

5. I would be grateful if you could kindly inform us of the action taken in the matter in the form of a status report on public grievance redressal with relevant details concerning your organization by 28th February, 2015 positively.

Yours sincerely,


(Rajan Kumar)

CMDs of all Public Sector Banks, F.I.s, PSICs/RBI/IRDA, PFRDA (by name)